

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 20-18150-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard A Fersch
51 Afterglow
Verona, NJ 07044

Emily K. Anderson
51 Afterglow
Verona, NJ 07044

Social Security No.:
xxx-xx-6641

xxx-xx-3748

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 7/1/2020 and a confirmation hearing on such Plan has been scheduled for 9/3/2020.

The debtor filed a Modified Plan on 7/24/2020 and a confirmation hearing on the Modified Plan is scheduled for 9/3/2020 AT 8:30AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: July 24, 2020
JAN: rh

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Richard A Fersch
Emily K. Anderson
DebtorsCase No. 20-18150-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 186Page 1 of 2
Total Noticed: 29

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2020.

db/jdb
518903869 +Richard A Fersch, Emily K. Anderson, 51 Afterglow, Verona, NJ 07044-5122
American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

518883968 +Ameriprise Financial I, 901 Third Ave. South, Minneapolis, MN 55402-3367
518883969 +Atlantic Highway Holdings Inc, 51 Afterglow Ave, Verona, NJ 07044-5122
518883970 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)

518883974 +Guaranteed Rate/dovenm, 1 Corporate Drive, Lake Zurich, IL 60047-8944
518904551 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

518883977 +Jpmcb Card, Po Box 30281, Salt Lake City, UT 84130-0281
518905323 +Kearny Bank, c/o Durkin & Durkin LLC, 1120 Bloomfield Ave, PO Box 1289,
Caldwell, NJ 07007-1289

518883978 +New Res-shellpoint Mtg, 55 Beattie Place, Greenville, SC 29601-2165
518897499 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,
Saint Louis MO 63166-0108

518883981 +USALLIANCE FEDERAL CREDIT UNION, 300 APOLLO DRIVE, CHELMSFORD MA 01824-3629
(address filed with court: Usalliance Federal Cr, 411 Theodore Fremd Ave, Rye, NY 10580)

518883982 +Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335
518883983 +Wfhm, Po Box 10335, Des Moines, IA 50306-0335
518883984 +William Oppenheim, MD, 225 Millburn Ave, Millburn, NJ 07041-1737

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2020 00:57:34 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 25 2020 00:57:28 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 25 2020 01:07:13
AIS Portfolio Services, LP Attn: BMW Financial Ser, 4515 N Santa F Ave. Dept. APS,
Oklahoma City, OK 73118-7901cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 25 2020 01:06:51
AIS Portfolio Services, LP Attn: Capital One Auto, 4515 N Santa Fe Ave, Dept APS,
Oklahoma City, OK 73118-7901518883971 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jul 25 2020 01:06:56 Bmw Financial Services,
Po Box 3608, Dublin, OH 43016518887863 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 25 2020 01:07:12
BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901518883972 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 25 2020 01:07:21 Capital One Auto Finan,
Credit Bureau Dispute, Plano, TX 75025518889867 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 25 2020 01:07:12
Capital One Auto Finance, a division of, AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901518894309 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 25 2020 01:07:36
Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360518883973 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 25 2020 00:54:45
Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281518883975 E-mail/Text: sbse.cio.bnc@mail.irs.gov Jul 25 2020 00:56:55 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346518883976 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 25 2020 00:54:09 Jpmcb Auto,
P.o. Box 901003, Fort Worth, TX 76101518883979 +E-mail/Text: ebn@rwjbh.org Jul 25 2020 00:58:07 St. Barnabas Medical Center,
Payment Processing Center, P.O. Box 29960, New York, NY 10087-9960518883980 +E-mail/PDF: gecsed@recoverycorp.com Jul 25 2020 00:53:29 Synch/bass, C/o Po Box 965036,
Orlando, FL 32896-0001

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 186

Page 2 of 2
Total Noticed: 29

Date Rcvd: Jul 24, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Karina Pia Lucid on behalf of Debtor Richard A Fersch klucid@karinalucidlaw.com,
R43327@notify.bestcase.com;admin@karinalucidlaw.com
Karina Pia Lucid on behalf of Joint Debtor Emily K. Anderson klucid@karinalucidlaw.com,
R43327@notify.bestcase.com;admin@karinalucidlaw.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5